

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

Machi, Jr., Frank M.

Case No. 14-23154-CMB

Reporting Period: Nov. 2017

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Frank M. Machi, Jr.

Signature of Debtor

12-15-17

Date

Signature of Joint Debtor

Date

B. Th

Signature of Preparer

12-12-17

Date

Printed Name of Preparer

FORM MOR (INDV)  
(10/00)

Machi, Jr., Frank M.

Case No. 14-23154-CMB

Debtor

Reporting Period: Nov. 2017

## INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month		
<b>RECEIPTS</b>		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	2426.65	316600.93
<b>Total Receipts</b>	<b>2426.65</b>	<b>316600.93</b>
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	1394.25	9102.25
Rental Payment(s)		645.25
Other Secured Note Payments		34841.44
Utilities	53.91	15886.33
Insurance	340.41	27762.54
Auto Expense	66.76	
Lease Payments		
IRA Contributions		
Repairs and Maintenance	180.26	35654.41
Medical Expenses		6518.64
Household Expenses	312.12	6940.71
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		2915.65
Taxes - Personal Property		150.00
Taxes - Other (attach schedule)		
Travel and Entertainment	42.54	2280.70
Gifts	25.00	175.00
Other (attach schedule)	169.63	28452.39
<b>Total Ordinary Disbursements</b>	<b>2584.88</b>	<b>171325.31</b>
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		9200.21
U. S. Trustee Fees	650.00	6533.93
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>	<b>650.00</b>	<b>16234.14</b>
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>3234.88</b>	<b>187559.45</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>(808.23)</b>	<b>129061.48</b>
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	<b>256.12</b>	

FORM MOR-1(INDV)

(9/99)

Machi, Jr., Frank M.

Case No. 14-23154-CMB

Debtor

Reporting Period: Nov. 2017

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
Rent	1950.00	
Refunds - Rebates	6.65	
Contractor	450.00	
<b>Other Types</b>		
<b>Other Ordinary Disbursements</b>		
Keller Williams	41.33	
Postage	17.04	
Office	45.65	
Contractor Exp	60.00	
Shop Exp	5.54	
<b>Other Reorganization Expenses</b>		

Machi, Jr., Frank M.

Debtor

Case No. 14-23154-CMB

Reporting Period: Nov. 2017

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

---



---



---



---



---

\*"Insider" is defined in 11 U.S.C. Section 101(31).

CS No 14-23154 CMB

Debtor FRANK MCM JR Reporting Period: Nov. 2017

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	X	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	X	

FRANK M. MACHI JR. *#14-23154-CMB*

3823 Mintwood St. Pittsburgh, PA 15201 412-681-8151

DATE 11-30-17

UNPAID DEBTS

~~1. 3810 HOWLEY STREET, PITTSBURGH PA. 15201 - OWEN MORTGAGE~~

2. 357 COOLSPRING STREET UNIONTOWN PA 15401 SPS MORTGAGE

*pay monthly  
9.10.16*

3. MARK MACHI HAS A NOTE ON 5164 BUTLER STREET PITTSBURGH PA. 15224  
AND 4735 LIBERTY AVE PITTSBURGH PA. 15201

4. FIRST COMMONWEALTH BANK I CLOSED ACCOUNT WITH APPROXIMATE  
\$1,000.00 NEGATIVE BALANCE.

5. ~~POINT FREEZE VET CLINIC HAS~~ OUTSTANDING BALANCE APPROXIMATE  
\$150.00

*pd*

6. PLANET FITNESS \$10.00 PER MONTH CONTRACT - *cancelled*

7. *Debt City of Pgh 28,000  
5164 Butler St.*

12/5/2017

Page 1 of 4

1-4

Get PDF Reader

**ST Bank**  
 P.O. Box 190  
 Indiana, PA 15701  
 800.325.BANK  
 stbank.com

**FRANK MACHI JR**  
**DEBTOR IN POSSESSION**  
**CASE NUMBER 14-23154**  
**3823 MINTWOOD ST**  
**PITTSBURGH PA 15201-1221**

**Shadyside Office**  
**Account Number:** [REDACTED]  
**Type: Checking & Simple**

**Page 1 of 4**  
**Statement from:**  
**November 1 to November 30, 2017**

Enclosures 0

**ACCOUNT SUMMARY**

Previous Statement Balance		\$ 1,454.62
Deposits and Other Additions	+	1,293.05
Checks Paid and Other Subtractions	-	2,491.55
Ending Balance on November 30, 2017		\$ 256.12
Low Balance		\$ 23.04
Average Ledger Balance		\$ 202.07

**DAILY ACTIVITY ON YOUR ACCOUNT NUMBER [REDACTED]**

	Subtractions	Additions	Balance
11-01 Previous Statement Balance			\$ 1,454.62
11-01 #Check Card Purchase	\$ 101.19 -		\$ 1,353.43
MERCHANT PURCHASE TERMINAL 444500 GET GO 3064 PITTSBURG PA SEQ # 730527000890-2463		\$ 750.00	\$ 2,103.43
11-02 Deposit	\$ 137.41 -		\$ 1,966.02
11-02 #Check Card Purchase	\$ 644.25 -		\$ 1,321.77
MERCHANT PURCHASE TERMINAL 469216 RITE AID STORE 1 0939 PITTSBURG PA SEQ # 730624200319-2463			
11-02 #Online Bill Payment			
PB19U4U SPECIALIZED LOAN S			
1198768	\$ 500.00 -		\$ 821.77
11-02 #Online Bill Payment			
3BZ9NU4U SELECT PORTFOLIO S			
1198768	\$ 250.00 -		\$ 571.77
11-02 #Online Bill Payment			
YB09VU4U SELECT PORTFOLIO S			
1198768	\$ 15.98 -		\$ 555.79
11-03 #Check Card Purchase	\$ 8.01 -		\$ 547.78
MERCHANT PURCHASE TERMINAL 422443 BUSY BEAVER PITTSB PITTSBURG PA SEQ # 730724101034-2463			
11-03 #Check Card Purchase	\$ 50.00 -		\$ 497.78
MERCHANT PURCHASE TERMINAL 426978 LIBERTY BEER PITTSBURG PA SEQ # 730723001066-2463			
11-06 #Check Card Purchase			
MERCHANT PURCHASE TERMINAL 444500 GET GO 3064 PITTSBURG PA SEQ # 731024000788-2463			

15201

MEMBER FDIC

12/5/2017

Page 2 of 4

1-4

Get PDF Reader

**STBank** P.O. Box 190  
Indiana, PA 15701  
800.325.BANK  
stbank.com

**FRANK MACHI JR**

Account Number: [REDACTED]

Type: **Checking & Simple**

Page 2 of 4

**DAILY ACTIVITY ON YOUR ACCOUNT NUMBER [REDACTED]**

		<i>Subtractions</i>	<i>Additions</i>	<i>Balance</i>
11-06	#Online Bill Payment HB79EUAT STATE FARM INSURAN 1200076	\$ 254.22 -		\$ 243.56
11-06	#Online Bill Payment XBF9DUAT STATE FARM INSURAN 1200076	\$ 86.19 -		\$ 157.37
11-09	#Check Card Purchase MERCHANT PURCHASE TERMINAL 455930 CMLXHM INCREDIBLY FIT 833 26536 AZ SEQ # [REDACTED]	\$ 4.95 -		\$ 152.42
11-09	#Online Bill Payment XB29QU7S PEOPLES NATURAL GA 1202038	\$ 53.91 -		\$ 98.51
11-10	#Check Card Purchase MERCHANT PURCHASE TERMINAL 405449 SPD SUPERLATIVESKI N 844 836 1 AZ SEQ # [REDACTED]	\$ 1.99 -		\$ 96.52
11-13	#Check Card Refund MERCHANT REFUND TERMINAL 469216 PEPBOYS STORE 199 PITTSBURG PA SEQ # [REDACTED]		\$ 6.63	\$ 103.15
11-16	#Check Card Purchase MERCHANT PURCHASE TERMINAL 443106 SHERWIN WILLIAMS 7 03801 ALLEGHENY PA SEQ [REDACTED]	\$ 29.11 -		\$ 74.04
11-16	#ATM Withdrawal CASH WITHDRAWAL TERMINAL T368163 1077 FREEPORT ROAD PITTSBURG PA SEQ # [REDACTED]	\$ 50.00 -		\$ 24.04
11-20	#Preauthorized Credit Square Inc SDV-VRFY 171120		\$ 0.01	\$ 24.05
11-20	#Preauthorized Credit Square Inc SDV-VRFY 171120		\$ 0.01	\$ 24.06
11-20	#Check Card Purchase MERCHANT PURCHASE TERMINAL 443565 PARKING IN PITTSBU RGH 4 PITTSBURG PA SEQ [REDACTED]	\$ 1.00 -		\$ 23.06
11-20	#Preauthorized Debit Square Inc SDV-VRFY 171120	\$ 0.01 -		\$ 23.05
11-20	#Preauthorized Debit Square Inc SDV-VRFY 171120	\$ 0.01 -		\$ 23.04
11-27	#ATM Deposit DEPOSIT TERMINAL T368149 820 S. AIKEN AVE. PITTSBURG PA SEQ # [REDACTED]		\$ 150.00	\$ 173.04
11-27	#ATM Deposit DEPOSIT TERMINAL T368149 820 S. AIKEN AVE. PITTSBURG PA SEQ # [REDACTED]		\$ 70.00	\$ 243.04
11-27	#Preauthorized Credit PAYPAL TRANSFER 171127		\$ 66.40	\$ 309.44

MEMBER FDIC





Page 3 of 4

DAILY ACTIVITY ON YOUR ACCOUNT NUMBER [REDACTED]

		Subtractions	Additions	Balance
11-27	#POS Purchase	\$ 27.95 -		\$ 281.49
	POS PURCHASE TERMINAL 07023100 GET GO #3107 PITTSBURG PA SEQ # [REDACTED]			
11-28	#Check Card Purchase	\$ 17.04 -		\$ 264.45
	MERCHANT PURCHASE TERMINAL 444500 USPS PO 4166180001 PITTSBURG PA SEQ # [REDACTED]			
11-30	#ATM Deposit		\$ 250.00	\$ 514.45
	DEPOSIT TERMINAL T368149 820 S. AIKEN AVE. PITTSBURG PA SEQ # 00000005340-2463			
11-30	#Check Card Purchase	\$ 92.71 -		\$ 421.74
	MERCHANT PURCHASE TERMINAL 455930 CMLPHM INCREDIBLY FIT 833 26536 AZ SEQ # [REDACTED]			
11-30	#Check Card Purchase	\$ 124.25 -		\$ 297.49
	MERCHANT PURCHASE TERMINAL 444500 4TE KELLER WILLIAM S REAL412 682 0 PA SEQ # [REDACTED]			
11-30	#POS Purchase	\$ 41.37 -		\$ 256.12
	POS PURCHASE TERMINAL 40001600 MARKET DISTRICT PITTSBURG PA SEQ # [REDACTED]			
11-30	Ending Totals	\$ 2,491.55 -	\$ 1,293.05	\$ 256.12

WITHDRAWALS

Date	Amount	Date	Amount
11-01 Check card purchase	101.19	11-10 Check card purchase	1.99
11-02 Check card purchase	137.41	11-16 Check card purchase	29.11
11-02 Online bill payment	644.25	11-16 ATM withdrawal	50.00
11-02 Online bill payment	500.00	11-20 Check card purchase	1.00
11-02 Online bill payment	250.00	11-20 Preauthorized debit	0.01
11-03 Check card purchase	15.98	11-20 Preauthorized debit	0.01
11-03 Check card purchase	8.01	11-27 POS purchase	27.95
11-06 Check card purchase	50.00	11-28 Check card purchase	17.04
11-06 Online bill payment	254.22	11-30 Check card purchase	92.71
11-06 Online bill payment	86.19	11-30 Check card purchase	124.25
11-09 Check card purchase	4.95	11-30 POS purchase	41.37
11-09 Online bill payment	53.91		

DEPOSITS

Date	Amount	Date	Amount
11-02 Deposit	750.00	11-27 ATM deposit	150.00
11-13 Check card refund	6.63	11-27 ATM deposit	70.00
11-20 Preauthorized credit	0.01	11-27 Preauthorized credit	66.40
11-20 Preauthorized credit	0.01	11-30 ATM deposit	250.00

MEMBER FDIC

12/5/2017



FRANK MACHI JR  
Account Number: [REDACTED]  
Type: Checking & Simple  
Page 4 of 4

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$36.00
Total Returned Item Fees	\$0.00	\$0.00

MEMBER FDIC